

The Owner will use Two Hundred Sixty Three Thousand Dollars (\$263,000.00) in HOME funds to help acquire real property for a rental housing project, Irving Park Apartments, which will provide affordable housing and services to homeless and special needs populations. The Project will contain, after rehabilitation, 64 units: 56 one bedroom units and 8 two bedroom units. Twenty (20) of the one bedroom units will be HOME-assisted and the HOME subsidy will be \$13,150.00 per unit, which is less than the Section 221 (D) (3) limit for a one (1) bedroom elevator-type project in Memphis in 2004. Each unit shall be comparable in size and features. The HOME-assisted units will be designated floating units, which may vary over time but the total number of HOME-assisted units in project stays constant. The Owner may use HOME funds only for eligible acquisition costs during the development of the project. Following acquisition and rehabilitation using FHLB funds, the Owner will affirmatively market the housing to ensure compliance with Fair Housing requirements and shall ensure compliance with occupancy, property standards, and income eligibility rules over a 5-year affordability period. All residents in the HOME-assisted units will meet HUD's very low-income guidelines and the Owner will ensure that the income of no resident of the HOME assisted units will exceed 50% of the Memphis/Shelby County Metropolitan Statistical Area median income during the 5-year affordability period. Additionally, residents of the HOME assisted units shall be homeless and/or members of a special needs population, which shall include persons with disabilities. During the affordability period, tenants shall be charged rent no higher than the maximum low HOME rent, which in this case must be no greater than thirty (30) percent of tenant's monthly adjusted income. The tenants in the HOME-assisted units must meet HOME requirements. The HOME funds will be used to pay costs described in EXHIBIT A, which is incorporated herein by this reference.

## II. DEFINITIONS

A. **Homeless** means a person who resides in one of the places described below:

- In places not meant for human habitation, such as cars, parks, sidewalks, abandoned buildings (on the streets).
- In an emergency shelter.
- In transitional or supportive housing for homeless persons who originally came from the streets or emergency shelters.
- In any of the above places but is spending a short time (up to 30 consecutive days) in a hospital or other institution.
- Is being evicted within a week from a private dwelling unit and no subsequent residence has been identified and the person lacks the resources and support networks needed to obtain housing.
- Is being discharged within a week from an institution, such as a mental health or substance abuse treatment facility or a jail/prison, in which the person has been a resident for more than 30

FILE COPY

MEMPHIS HOUSING AUTHORITY  
&  
DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT

June 21, 2007

Ms. Vataris Bobo, Executive Director  
Sharing Helping, Involving, & Encouraging  
the Lives of the Disadvantaged (SHIELD), Inc.  
2552 Poplar Avenue, Ste. 215  
Memphis, TN 38112

Subject: City Emergency Shelter Grant Program Awards for FY 2006

Dear Ms. Bobo:

The City of Memphis by and through its Division of Housing and Community Development (HCD) is pleased to notify SHIELD, Inc. that it has been awarded funds from the City's Emergency Shelter Grant Funds for the period beginning July 1, 2007 to June 30, 2008 in the amount of Twenty-Three Thousand Two Hundred Fifty Dollars (\$23,250.00). These funds are to be used for Operations/Maintenance - \$12,250.00 and Homeless Prevention - \$10,000.00.

This award is subject to the appropriation of funds by the City Council, the execution of a satisfactory contract between the City of Memphis and SHIELD, Inc., and the presentation of the Notice to Proceed to your agency. HCD staff member, Curtis Lopez, has been assigned to this project in order to bring it to a successful completion. Your agency shall be liable and financially responsible for any work conducted on its awarded project prior to receipt of the Notice to Proceed from the Director of the City of Memphis, Division of Housing & Community Development, or a duly appointed designee.

A workshop for agencies awarded Emergency Shelter Grant Funds will be held Thursday, June 28, 2007 at 9:00 a.m. at 555 Beale Street (The Renaissance Business Center). Please make sure that your project manager and financial/bookkeeping staff attend this meeting. This will give us time to talk to you about requirements associated with the grant and for the Community Development staff member that will handle your contract to set an appointment with you for an on-site visit.

If you have questions, please feel free to call Mary-Knox Lanier at 576-7310 or Kimberly Mitchell at 576-7347.

Thank you.

Sincerely,

Robert Lipscomb, Director/HCD

C: Beverly Goines, Deputy Director/HCD

Marcus Ward, Assistant City Attorney/HCD

Mary-Knox Lanier, Administrator, Homeless & Special Needs Dept.



VILLE W. HERENTON, MAYOR  
City of Memphis

ROBERT LIPSCOMB  
Chief Financial Officer  
Director, HCD  
Executive Director, MHA

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DIVISION OF HOUSING



AND COMMUNITY DEVELOPMENT  
701 North Main Street  
Memphis, Tennessee 38107  
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United Way  
of the Mid-South

April 7, 2008

TO: Valerie Bobo  
Shield, Inc.

FROM: Ronald Reid, Chair  
Emergency Food & Shelter Local Board

The Emergency Food and Shelter Local Board met on Monday, March 17, 2008 and recommended a grant of \$26,630 for Shield, Inc. This grant is allocated as follows:

|                    |          |
|--------------------|----------|
| Other Food         | \$ 986   |
| Mass Shelter       | \$24,658 |
| Supplies/Equipment | \$ 986   |

Congratulations and thank you for all you do to make our community a better place.

You should hear from the National Board within a month regarding final confirmation. Please call Dee Fuller at (901) 433-4326 if you have any questions.



SHIELD, INC.  
2552 Poplar Ave. Suite 215  
Memphis, TN 38112  
Phone: (901) 454-9755  
Fax: (901) 454-9765

Dear Prospective Tenant, Case Manager or Referring Agency:

In order to be considered for Project Based Shelter Plus Care Rental Assistance for chronically homeless individuals, applicants must obtain the following information to complete each application. The review process begins only when a completed application kit is submitted.

**Criteria:**

*The applicant must be a chronically homeless individual. Chronically homeless individual is defined as "an unaccompanied homeless individual with a serious or persistent mental illness who has been consistently homeless for a year or more or has at least four episodes of homelessness in the past three years." Chronically homeless individuals will come to the program directly from the streets, under bridges, abandoned buildings, and other places not meant for human habitation, soup kitchens, churches, emergency homeless shelters, and drop-in centers.*

**Must have some type of income**

- Proof of Identity (something with consumers' name)
- Verification of Homelessness (oral and/or written documentation)
- Proof of Income (SSI/SSDI, pay stub, tax return, TANF records etc.)
- Verification of Mental Illness (CRG from a community mental health center)
- Mental Health Treatment Records (Psychosocial Assessment and Treatment Plan)
- Release of Information to pertinent organizations
- Complete Tenant Based Rental Assistance application.

Please be advised that applicants with income will be required to pay 30% of median income.

If you have any question please feel free to contact us at (901) 454-9755 or (901) 745-1601.

# WINTER FAMILY CARE

Memphis, Memphis & Nashville to provide the best of the best for you!

## Who is Eligible???

- ❖ Parents with male children - 11 years and older
- ❖ Husband and wives (intact families) with children
- ❖ Males with children

For more information please contact us!

2552 Poplar Ave. Suite 215

Memphis TN 38112

Phone (901) 454-9155

Fax (901) 454-9165

Limited Space Available!!

# YES, I CAN

## A SUPPORTIVE LIVING PROGRAM

*Miracle Manor Apartment Complex  
2452 Ketchum Cove  
Memphis, TN 38114*

*For more information, contact us at*

*(901) 743-1601*

*Presents:*



*Aids Awareness*

*Parenting Classes*

*Job Placement*

*Bridges Support Group*

*Food Program*

*Recreational Activities*

*And Many More .....*

# SHIELD INC.

ANNOUNCES:

## Miracle Manor

Housing for Chronically Homeless Individuals-

LOCATED NEAR THE AIRPORT, FED-EX, IRS, AND I-240

12 SUBSIDIZED UNITS AVAILABLE

1 BEDROOM, 1 BATH

CENTRAL AIR & HEAT

STOVE & REFRIDGERATOR

ON BUS LINE

ON-SITE PROGRAMING

Applicant Requirements:

MUST BE A CHRONICALLY HOMELESS INDIVIDUAL

MUST HAVE A DIAGNOSED MENTAL ILLNESS

MUST HAVE INCOME

MUST BE UNACCOMPANIED BY CHILDREN

CALL NOW!!

901-743-1601

Or

901-454-9755



**SHIELD** (*Sharing, Helping, Involving, and Encouraging the Lives of the Disadvantaged*) was started as an idea to help persons with physical and mental disabilities under the age of 62 to obtain affordable permanent housing. We also help to improve their self-esteem through job training, to help enhance their lives through supportive services, and to educate the community by helping them to understand the obstacles faced by persons with physical and emotional challenges.

We the founders and the board members of **SHIELD** are committed to building stable lives for persons with emotional and physical challenges in the Mississippi Delta Region.

**SHIELD Inc**

2552 Poplar  
Suite 215  
Memphis, TN 38108  
Phone (901) 454-9755  
Fax (901) 454-9765

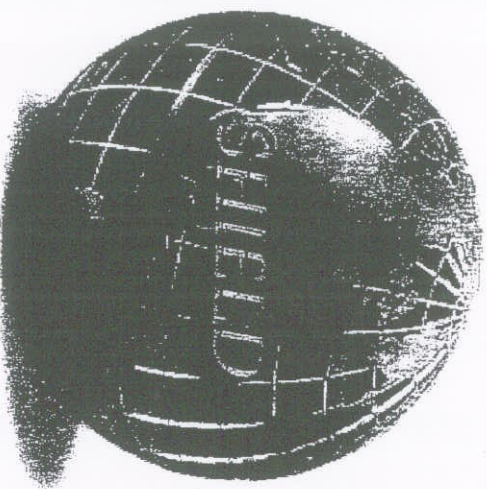
Funded by: City of Memphis Housing & Community  
Development along with United Way of the Mid-  
South/FEMA.

NON-PROFIT 501C3  
ORGANIZATION

**SHIELD**

Established in 2000

*Sharing, Helping, Involving,  
and Encouraging the Lives  
of the Disadvantaged*



2552 Poplar Suite 215  
Memphis, TN 38108  
(901) 454-9755 Ofc  
(901) 454-9765 Fax





STATE OF TENNESSEE  
STATE BOARD OF EQUALIZATION

SUITE 1700  
JAMES K. FOLK OFFICE BUILDING  
505 DEADERICK STREET  
NASHVILLE, TENNESSEE 37243-0280  
PHONE (615) 401-7883

APRIL 16, 2008

MR. JOHN BAKER  
EXECUTIVE DIRECTOR  
THE HEALTH, EDUCATION AND HOUSING FACILITY BOARD OF THE CITY OF  
MEMPHIS  
65 UNION AVENUE, SUITE 1120  
MEMPHIS, TN 38103

Re: PILOT Agreements for Low-Income Senior Housing Taxation

Dear MR. BAKER:

I am responding to your letter dated April 14, 2008 regarding the issue of payments in lieu of taxes (PILOT) agreements for low-income senior housing. I have spoken to you and David Lowrance on several occasions. Let me explain what my position has been regarding this issue.

Historically, the duly executed PILOT agreements that have been submitted to our office for property tax exemption purposes have been entered into and signed by officials from both the city and the county. This has been true for other cities and counties across the state. From our discussions, I understood that the City of Memphis had delegated its authority to enter into these PILOT agreements to your agency. However, from the beginning, my concern has been whether Shelby County had done the same. This was especially true in light of the vested interest the county has in properties being removed from its tax rolls. The applicable statutory provision, T.C.A. § 67-5-207 (a) (2), reads in part as follows:

*"In lieu of any taxes for which a property is granted exemption under this section, the owners of projects that exceed twelve (12) units shall agree to make payments to any county, municipality, metropolitan government, or district for improvements, facilities or services rendered by the county, municipality, metropolitan government or district".*

From handling property tax exemptions, I am aware that, for property tax purposes, the City of Memphis recognizes exemptions granted for county property taxes. Your letter stated that the resolution by the Memphis City Council pointed out that the grant of power to your agency to enter into PILOT agreements was "part of the reciprocity agreement between the City of Memphis and Shelby County government".

Mr. John Baker  
Health Ed & Housing Board  
Page 2

If the county wishes to delegate its authority under T.C.A. § 67-5-207 to your agency, my concern regarding compliance with the applicable statute would be satisfied. However, our office will need the following: (a) a copy of the resolution adopted by the Memphis City Council on December 18, 2007; and (b) some written documentation manifesting the consent by the governing body of Shelby County to allow The Health, Educational and Housing Facility Board (HEHFB) to act on behalf of the county regarding PILOT agreements pursuant to T.C.A. § 67-5-207. I would think the latter would also be in the form of a resolution.

If you have questions, please feel free to contact me or Mr. Kelsie Jones, the Executive Secretary of the State Board of Equalization.

Sincerely,

*Sabrina Williams*

Sabrina Williams  
Staff Attorney

cc: Ed M. Phillips, Director of Multifamily Program Center for U.S. Department of HUD  
Charles E. Carpenter, General Counsel  
Cheryl M. Hearn, Counsel  
Rita Clark, Shelby County Assessor  
Marie Kirk Owens, City of Memphis Treasurer  
Mike Swift, Shelby Finance Department  
David Lowrance, Lowrance Law Firm



# Two banks to boost housing

By Jerome Obermark

obermark@gomemphis.com

Two Memphis banks will distribute \$4.5 million in federal loans and grants within six to 12 months to nonprofit sponsors of affordable housing programs in Tennessee, Mississippi and North Carolina.

The money will help build, renovate or rehabilitate housing for low-income people and people with special needs, said Melissa Dallas, vice president of Federal Home Loan Bank of Cincinnati.

The regional federal reserve bank serves commercial banks in Ohio, Tennessee and Kentucky.

The Memphis banks are receiving 43 percent of \$10.5 million awarded in the first round of project selections this year. Kentucky and Ohio banks received the remainder.

*"It's very competitive. We received more applications from Tennessee banks than any other state in this latest round."*

— Carol Peterson

A second round of about another \$10.5 million will be selected this fall.

Union Planters and National Bank of Commerce each will disburse more than \$2 million to fund 11 projects.

"We are willing to sponsor as many applicants as we receive," said Marsh Campbell, senior vice president/director and manager of community reinvestment for Union Planters Corp.

The federal reserve bank's

selection process involves different criteria to help them choose projects that serve the largest numbers of people who are most in need of affordable housing, said Keith Turbett, corporate community reinvestment act officer for National Commerce Financial Corp., parent of National Bank of Commerce.

NBC received approvals of three large projects, including one \$960,000 grant to rehabilitate 64 apartment units in Memphis, and two loans totaling more than \$1 million for apartment projects in North Carolina.

Union Planters received approvals for nine applicants ranging from small grants to provide affordable housing counseling in Tiptonville and Mason, Tenn., to large loans and grants for apartment projects in Greenville, Como and Hernando, Miss.

Nonprofit sponsors wanting

funding typically come to the bank for assistance in preparing applications, Turbett said.

Carol Peterson, Federal Home Loan Bank senior vice president and director of Housing and Community Investment, has worked numerous nonprofit organizations in Tennessee in the past 18 months to improve awareness of the loans and grants.

Of 164 applications received from banks in three states, 57 nonprofit sponsors were selected.

"It's very competitive," Peterson said. "We received more applications from Tennessee banks than any other state in this latest round."

All 12 federal reserve banks have awarded 10 percent of their annual earnings for affordable housing programs.

— Jerome Obermark  
529-2320

## Grant helps sustain nonprofit mission

By Jerome Obermark

obermark@gomemphis.com

Valerie Bobo is excited because her nonprofit organization will be able to continue its mission with a \$960,000 grant from the Federal Home Loan Bank in Cincinnati.

A former mental health professional, Bobo is executive director of SHIELD Inc., founded three years ago.

It links community resources such as mental health counseling, job placement assistance and training programs with people who need them.

"The mission is to continue to serve people with low in-

comes and disabilities," Bobo said.

Through a mutual friend, Bobo met Percy Irving last year. Irving is a California resident who owns Irving Park Apartments at 2452 Ketchum Cove just east of Airways near Interstate 240.

"He has a heart for persons with disabilities," she said.

Irving Park Apartments houses a mix of low-income people including formerly homeless people and tenants with physical and mental disabilities.

Irving hired Bobo and SHIELD to manage the apartment property last September.

Through SHIELD, Bobo has drawn representatives of social services and community support resources to the apartment residents, and applied for a grant through National Bank of Commerce to acquire half ownership and renovate the property.

"We have brought people in to conduct parenting classes, made tenants aware of transportation opportunities with MATA," she said. "We have a summer program for children."

The grant will fund a major renovation of the three-building complex of 65 units, a complex that once was a Holiday Inn.

The federal home loan bank's grant was the largest in the first round of project selections to support affordable housing this year, said Carol Peterson, senior vice president and director of housing and community investment for FHLBank in Cincinnati.

Renovation work will include new roofs, replacement of walls with large expanses of glass, new mechanical equipment and insulated doors, said John Emberton, an associate with Jimmy Hudspeth, an architect in West Memphis.

— Jerome Obermark  
529-2320